

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Martin S. Meyer
Heather C.L. Meyer
Debtors

Case No. 15-03144-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db #+Martin S. Meyer, 591 Silver Spring Road, Mechanicsburg, PA 17050-2871
jdb #+Heather C.L. Meyer, 591 Silver Spring Road, Mechanicsburg, PA 17050-2871
4674283 +AES/NCT, PO BOX 61047, HARRISBURG, PA 17106-1047
4674284 +AES/PNC/NATL, PO BOX 61047, HARRISBURG, PA 17106-1047
4674285 +AES/RBS CTZN, PO BOX 61047, HARRISBURG, PA 17106-1047
4674286 +Anne K. Fiorenza, Esq, Assistant U.S. Tr, 228 Walnut Street, Room 1190,
Harrisburg, Pennsylvania 17101-1722
4674289 +CHASE AUTO, PO BOX 901003, FORT WORTH, TX 76101-2003
4674290 +Chase Auto, PO Box 901003, Fort Worth, Texas 76101-2003
4674291 +Citifinancial, 605 Munn Road, C/S Care Dept, Fort Mill, South Carolina 29715-8421
4674294 +FEDLOAN, PO BOX 60610, HARRISBURG, PA 17106-0610
4704014 +Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
4706894 +National Collegiate Student Loan Trust 2007-1, Po Box 4275, Norcross, GA 30091-4275
4674298 +Office of Attorney General, Financial Enforcement Section, Strawberry,
Harrisburg, Pennsylvania 17120-0001
4682398 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4674301 +PNC BANK, PO BOX 3180, PITTSBURGH, PA 15230-3180
4675917 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
4674303 +PSECU, PO BOX 1006, HARRISBURG, PA 17108-1006
4717645 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
4674306 +U.S. Department of Justice, PO Box 227, Ben Frankling Station,
Washington, District of Columbia 20044-0227
4674307 United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4674288 +EDI: CAPIO.COM Sep 18 2020 23:53:00 Capio, 2222 Texoma Parkway, Suite 150,
Sherman, Texas 75090-2481
4674287 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Sep 18 2020 20:05:13 Bureau of Employer Tax Oper,
PO Box 68568, Harrisburg, Pennsylvania 17106
4674292 EDI: DISCOVER.COM Sep 18 2020 23:53:00 DISCOVER BANK, PO BOX 15316,
WILMINGTON, DE 19850
4675969 EDI: DISCOVER.COM Sep 18 2020 23:53:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4867140 EDI: ECMC.COM Sep 18 2020 23:53:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4867141 EDI: ECMC.COM Sep 18 2020 23:53:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,
PO BOX 16408, ST. PAUL, MN 55116-0408
4674295 EDI: IRS.COM Sep 18 2020 23:53:00 Internal Revenue Service, PO Box 7346,
Philadelphia, Pennsylvania 19101-7346
4701789 EDI: CAUT.COM Sep 18 2020 23:53:00 JPMorgan Chase Bank N.A.,
National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
4674297 +E-mail/Text: BKRMailOPS@weltman.com Sep 18 2020 20:05:24 KAY JEWELERS, 375 GHENT RD,
AKRON, OH 44333-4600
4674299 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Sep 18 2020 20:05:36 Office of the U.S. Trustee,
228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4674300 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 18 2020 20:05:30 PA Department of Revenue,
Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4674302 +EDI: PRA.COM Sep 18 2020 23:53:00 Portfolio Recovery Associate, P.O. Box 12914,
Norfolk, Virginia 23541-0914
4689434 EDI: Q3G.COM Sep 18 2020 23:53:00 Quantum3 Group LLC as agent for, CP Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
4674304 +EDI: RMSC.COM Sep 18 2020 23:53:00 SYNCB/OLDNAVY, PO BOX 965005, ORLANDO, FL 32896-5005
4674305 +EDI: RMSC.COM Sep 18 2020 23:53:00 SYNCB/SAMSDC, PO BOX 965005, ORLANDO, FL 32896-5005
TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4674293* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: DISCOVER BANK, PO BOX 15316, WILMINGTON, DE 19850)
4674296* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 9052, Andover, MA 01810-9052)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
ECMC djwilcoxson@ecmc.org
John Matthew Hyams on behalf of Debtor 2 Heather C.L. Meyer jmh@johnhyamslaw.com,
acb@johnhyamslaw.com,kef@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
John Matthew Hyams on behalf of Debtor 1 Martin S. Meyer jmh@johnhyamslaw.com,
acb@johnhyamslaw.com,kef@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A.
josh.goldman@padgettllawgroup.com, kevin.shatley@padgettllawgroup.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
bkggroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Martin S. Meyer</u>	Social Security number or ITIN	xxx-xx-2043
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Heather C.L. Meyer</u>	Social Security number or ITIN	xxx-xx-4586
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-03144-HWV			

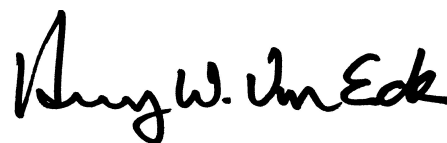
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Martin S. Meyer

Heather C.L. Meyer

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

9/18/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.